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COMPLAINTS PROCEDURE

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1. Objective

This complaints procedure aims to ensure that complaints from clients and business partners of FDR Risk B.V. are handled carefully, transparently, and in a timely manner. Proper complaint handling contributes to the quality of our services and strengthens trust in the organisation.

2. Responsibilities

- Management: ultimately responsible for proper handling of complaints.
- Complaints Officer: responsible for registration, follow-up and communication with the complainant.
- Employees: required to immediately forward any complaint signals to the Complaints Officer.

3. Procedures

3.1 Submission of a complaint

A complaint may be submitted in writing (by letter or email) to the Complaints Officer.

Contact details:

FDR Risk B.V.

Veerhaven 14

3016 CJ Rotterdam

complaints@fdr-risk.com

3.2 Conformation of receipt

Within 2 working days after receipt of the complaint, the complainant will receive written confirmation of receipt.

3.3 Complaints handling

Within 14 working days after receipt of the complaint, a substantive response will be provided. If more time is required, the complainant will be informed of the reason and the expected timeline for the decision.

3.4 Completion

The complaints officer makes a proposal for a solution or indicates why the complaint is declared (partially) unfounded.

4. External companies

If a complaint cannot be resolved satisfactorily internally, the complainant may refer the case to the Financial Services Complaints Institute (Kifid), provided the complaint concerns a consumer or small business and the complaint relates to an insurance contract concluded via FDR Risk B.V.

Contact details Kifid:

Klachteninstituut Financiële Dienstverlening

P.O. Box 93257

2509 AG The Hague

The Netherlands

Tel: (070) 333 89 99

www.kifid.nl

Our registration nr. 300.018639

It is also possible to submit the complaint to the civil court. Please note: if Kifid has already issued a binding decision, the civil court is no longer an option. Proceedings before the civil court involve costs, while mediation by Kifid is largely free of charge.

5. Monitoring and documentation

All complaints and their follow-up are recorded in the internal complaints register.

Management periodically receives an overview of complaints received and their resolution.

This policy and procedure are reviewed annually and updated where necessary.